

NEW BUSINESS GUIDE SEGUIN, TX

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Made in partnership between the Seguin Area Chamber of
Commerce and the Seguin Economic Development Corporation

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Welcome



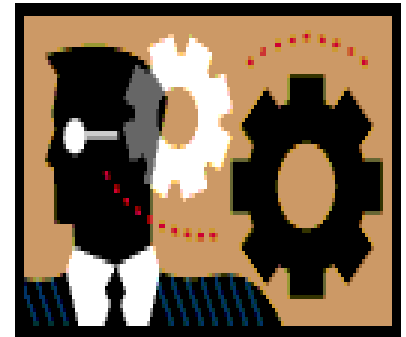
Seguin welcomes businesses of all types and sizes. We are very active in bringing in new and retaining existing businesses. We hope this guide will help you in your process of bringing your business to Seguin.

WELCOME TO SEGUIN!!!!!!!!!!!!

Terry Trevino, Director of Economic Development

Feasibility of your business

- Is there a need for your business?
- Does your business fill a void in the community?
- Who is your target audience and how are you going to connect with them?
- Have you written a business plan including projected profits/losses?
- Seguin's largest retail leakages, or areas that Seguin is missing out on potential sales, are
 - ▣ New and Used Car Sales-\$134,514,800
 - ▣ Grocery-\$73,922,230
 - ▣ General Merchandise-\$72,153,840
 - ▣ Eating Places-\$80,895,630
 - ▣ Radio, TV, and Computer Sales-\$65,687,240
- To find out if there is a large leakage in the business you are planning contact the Seguin Economic Development office



Creating a Business Plan

- A business plan sets an outline for opening your business and the first years of operating your business.
- You can receive free help with your business plan from the UTSA Small Business Development Center
 - ▣ All you need to do is schedule a meeting and have a rough draft of the plan
 - ▣ Contact the Center at 210-458-2460
- Your business plan will help you gain financing when it comes time for that
- SCORE(Service Corps of Retired Executives) offers a very thorough [template](#) to help you get started through its Web site
 - ▣ SCORE also offers free mentoring for new business owners
- Their local office is located at
 - ▣ 17319 San Pedro - Building #2
San Antonio, TX 78232

Business Plan Outline

- Introduction/Executive Summary
 - ▣ Overview of the business and its objectives
 - ▣ Many experts believe that this should be the last section written because after performing all the other sections, one should know their proposed business inside and out
- Product and Service Definition
 - ▣ Detailed explanation of the product or service your business will offer
- Manufacturing/Operations
 - ▣ A description of the location, physical facility, equipment, sources of supply, floor plan, inventory control and other factors that affect your ability to make your product or service available when and where the customer wants it.
- Market Analysis
 - ▣ Examination of your target market and the direction that market is headed

Business Plan Outline Continued

- Sales Strategy
 - ▣ How will you attract customers? What promotions will you do?
- Management Plan
 - ▣ Work history of the owner
 - ▣ Organizational chart
 - ▣ Available Resources
- Financial Analysis
 - ▣ Start up costs
 - ▣ Expected Funding Sources
 - ▣ Projections(Best, Middle, and Worst Case Scenarios)
- Supporting Documents
 - ▣ Anything that will help to put your business in a favorable light

Your Team

- Starting a business has many challenges, and it is best to have experienced individuals on your side
- Many experts suggest that you will need
 - ▣ A Lawyer
 - ▣ An Accountant
 - ▣ A Realtor

Selecting your business structure

- There are four types of businesses
 - ▣ Sole-Proprietorships
 - ▣ Partnerships
 - ▣ Corporations
 - ▣ Limited-Liability Corporations and Partnerships
- Each business type has advantages and disadvantages
- There are several forms of partnerships and corporations. To get a better understanding of these visit the [Small Business Administration's Web site](#).

Sole-Proprietorship

- ❑ One individual is responsible for the business
- ❑ Owner is responsible for all assets and profits, as well as all liabilities and losses
- ❑ Most common form of business
- ❑ Must file your business with the Guadalupe County Clerk Office
 - ❑ 101 E. Court St
 - ❑ (830) 303-8859
- ❑ Limited government regulation

Partnership

- Two or more people share ownership of the business
- Partners should have a legal document setting up the parameters on how decisions will be made, profits split, and a dissolution process
- Also, at the beginning it needs to be decided how much time and capital each partner is going to put into the business
- Must file with the Guadalupe County Clerks' Office

Corporations

- Are a separate entity, unlike the other two forms where owners and the business are one in the same
- Shareholders are the owner of the corporation
- Shareholders elect a board of directors to handle the operations of the business
- The business does not dissolve after change of ownership
- Must register with the Secretary of the State and pay a \$300 creation fee
- High government regulation

Limited Liability Partnerships and Corporations

- They are similar to regular partnerships and corporations. The only difference is that you can only be held responsible for the amount of capital you put into the business.
- Must register with the Secretary of State and pay a \$300 fee
- High government regulation

Protecting your Company's Name

- ❑ You must first search to assure your name is not taken
- ❑ For a sole-proprietorship and a partnership, you must visit the Guadalupe County Clerk's office to register the name of your business, protecting it from use by other companies
- ❑ For a corporation and LLCs and LLPs, you must register with the Secretary of State
- ❑ You may want to contact a trademark lawyer to help you with brand protection

Site Selection

- Choosing where to locate your business is a very important decision
- Things to consider
 - ▣ Traffic counts
 - ▣ Current Zoning
 - ▣ Infrastructure in the Area
 - ▣ Visibility
 - ▣ Size of building/property you will need
- To get a thorough listing of available commercial sites, visit the Seguin EDC's Web site www.seguinedc.com
- If you are going to run your business in your home, contact your insurance company to make any necessary changes to your policy

Zoning Change

- If your location does not match the zoning your business needs, you need to contact the City of Seguin's Planning and Zoning Department.
- You can find the forms you need online at <http://www.ci.seguin.tx.us/planning/application.htm>
- The zoning commission meets the 2nd Tuesday evening of every month and any requests need to be turned into the department 15 days prior to the meeting

The Building Process

- Submit two sets of your building plans and a completed building application to the City of Seguin's Planning Dept
 - ▣ The plans will be reviewed by
 - Planning: Zoning, platting, land use regulations
 - Building Inspections: Building codes, floodplain administration, ADA compliance, fees
 - Public Works: Utility locations, drainage
 - Fire Marshal: Fire code compliance
- You must select a contractor from the city-approved list of contractors
- After your plans have been approved the city will perform routine inspections of the building process

Certification of Occupation

- Once the building is built, you will need to obtain a certification of occupation (CO).
 - ▣ The CO says that your building meets the specifications of the city as safety features
- If you are entering a vacant space, the space must still be inspected before you move in

Home Occupations

- Home occupations are allowed as long as they meet the following requirements:
 - ▣ A home occupation is an occupation customarily carried on in the home by a member of the occupant's family without structural alterations in the building or any of its rooms, without the installation of machinery other than that customary to normal household operation or additional equipment, without the employment of additional persons, and which does not cause the generation of additional traffic in the street and which does not require the display of a sign.

Ordinances to Consider

- Sign Ordinance
 - ▣ All signs must be approved by Seguin's Planning Dept
- Tree Ordinance
 - ▣ Any vital trees that are cut down through your building process must be replaced
- Corridor Ordinance
 - ▣ Any metal buildings along the major thoroughfares of the city must have brick facades 6' high and the rest of the building can be of metal

Hiring Employees

- First you must have an Employer Identification Number(EIN) that will look like this XX-XXXXXXX
 - ▣ To obtain an EIN, contact the [IRS](#)
 - ▣ The EIN will need to be on any documents that you send to the IRS
- When hiring employees you will need to
 - ▣ get a copy of their Social Security Card and a photo ID,
 - ▣ they need to fill out an I-9 Form, a W-4/W-9, and an emergency contact form,
 - ▣ and should be given an employee handbook.

Employee Pay and Benefits

- There are several ways to manage your payroll
 - ▣ Manual: owner calculates the amount due employee, amount to be paid in taxes, and writes the check
 - ▣ In-House: use a software program to compute payroll info on your business computer
 - ▣ Certified Public Accountant: contract with a CPA to handle payroll
 - ▣ Service Agency: outsource payroll to a separate entity that handles the payroll process
- Offering your employees benefits is a way to make your business competitive in hiring and retaining employees
- Benefits include, but are not limited to
 - ▣ Bonuses
 - ▣ Insurance
 - ▣ Profit Sharing
 - ▣ Tuition Assistance
 - ▣ Child Care
 - ▣ Sick/Vacation Leave
 - ▣ Retirement Plan

Utilities

- There are two electric providers, two water providers, one telephone provider, and one gas supplier
 - ▣ Electric
 - City of Seguin, (830) 401-2457, 205 N River
 - Guadalupe Valley Electric Coop, (830) 379-2114, 927 N Hwy 46
 - ▣ Water
 - City of Seguin, (830) 401-2457, 205 N River
 - Spring Hill Water Supply, (830) 379-7683, 5510 South 123 Bypass
 - ▣ Telephone
 - AT&T, (800) 499-7928
 - ▣ Gas
 - Centerpoint Energy, 290 S. Castell Ave, New Braunfels, TX 78130, (800) 427-7142

Insurance

- Just like your home, your business will need to be covered by insurance
- There are two forms
 - ▣ Liability- insurance company will handle any claim or suit against your business
 - ▣ Assets-protection of your physical assets(i.e. building, supplies) from accident, theft, fire, and flood
- If you are running your business from home, you will need to check with your home insurance to make adjustments to your policy

Finding Financing

- Starting a business has many costs associated with it that add up very quickly, meaning that you will need a lot of capital in the beginning
- The Small Business Association offers two different calculators to help you estimate your expected start up costs
- Personal Financing
 - ▣ Personal Savings
 - ▣ Family/Friends
 - ▣ Private Investors
- Lending Institutions
 - ▣ Banks and Credit Unions
- Government Programs
 - ▣ US Small Business Administration
 - Offers low interest loans

Seguin Commercial Lending Institutions

- American Bank of Texas
 - ▣ 200 N Austin St., 830-303-2211
 - ▣ 1539 E. Court St., 830-379-1885
- Bank of America
 - ▣ 1335 E Court St, 830-303-1253
 - ▣ 210 W. Court St, 830-303-1253
- Broadway Bank
 - ▣ 1475 E Court St., 830-379-9200
- First Commercial Bank
 - ▣ 1336 E. Court St., 830-379-8390
- First National Bank of Beeville
 - ▣ 125 State Hwy 46, 830-303-1530
- Prosperity Bank
 - ▣ 1414 E. Court St., 830-379-2222
- Randolph Brooks Federal Credit Union
 - ▣ 1600 E. Court St., 830-401-5020
- Schertz Bank and Trust
 - ▣ 203 Hwy 123 Bypass North, 830-303-8747
- Wells Fargo
 - ▣ 101 E. Nolte St, 830-379-1171
- Wood Forest National Bank
 - ▣ 550 S. State Hwy 123 Bypass, 830-372-4593

Taxes-National

- If you hire employees, you will need an EIN. This number is how they will track your payroll taxes.
 - ▣ Payroll taxes will be about 12-15% of the total paid in wages
- National income tax depends on the structure of your business.
 - ▣ Sole-proprietors and partnerships will have their profits added to their personal incomes
 - ▣ Corporations will be taxed as a separate entity
- Your business also might need to pay an excise tax
 - ▣ The excise tax is a tax on certain products, practices, and services that are harmful to the public/environment

Taxes-State

- The State of Texas has no Personal Income Tax or Corporate Income Tax
- The State of Texas has a Sales Tax rate of 6.25%
- You will need to apply for a new sales tax permit through the Texas Comptroller's Office
- Franchise Tax
 - ▣ A tax on corporations and limited liability companies doing business in Texas

Taxes-Local

- The local governments have property taxes and sales taxes.
- The County (Guadalupe)
 - ▣ Property Tax Rate: .3499
 - ▣ Lateral Road Rate: .0550
 - ▣ The County Sales Tax Rate: .5%
- The City (Seguin)
 - ▣ Property Tax Rate: .4893
 - ▣ Sales Tax Rate: 1.5%
- Seguin ISD
 - ▣ Property Tax Rate 1.2498
- Navarro ISD
 - ▣ Property Tax Rate 1.4400

Permits

- Alcohol
 - ▣ Contact Texas Alcohol and Beverage Commission
- Tobacco
 - ▣ Contact Texas Alcohol and Beverage Commission
- Guadalupe County is in the TABC's Central Region and the closest office is...
 - ▣ 100 Main Plaza, Suite 109
New Braunfels, TX 78130
(830) 620-5579

Franchising

- Many businesses offer the chance to franchise
- If you are thinking about bringing a franchise to Seguin, visit the company's Web site for the company's site requirements
- Many companies offer financing to franchisees

Incentives

- The Seguin Economic Development Corporation (SEDC) was created by voters in 1994 to promote Seguin as an excellent place for business.
 - ▣ The SEDC's goal is to create new jobs and retain existing jobs through incentives such as tax abatements, cash grants, infrastructure improvements
 - ▣ The types of businesses that are eligible for incentives from SEDC
 - Manufacturing/Warehouse
 - Distribution Center
 - Call Center
 - Corporate Headquarters
 - Research and Development Facilities
- The SEDC works closely with regional partners to provide the best well rounded incentive plan for both the business and the community

Contacts

Name	Address	Phone Number	Reason to Contact
SCORE	17319 San Pedro - Building #2 San Antonio, TX 78232-	(210) 403-5931 www.score.org	Free mentoring on starting/running a business
Seguin Planning and Zoning Dept	205 N River Seguin, TX 78155	(830) 401-2435 www.seguintexas.gov	For zoning changes, finding a contractor, building permits, inspections, and certificates of occupancy
Seguin Economic Development Corporation	205 N. River Seguin, TX 78155	(830) 401-5005 www.seguinedc.com	For available sites, possible incentives
UTSA Small Business Center	501 W. Durango San Antonio, TX 78207	(210) 458-2460 www.sasbdc.iedtexas.org	For help on creating your business plan, training
Guadalupe County Clerk	101 E. Court St, Suite 208 Seguin, TX 78155	(830) 303-8859	Registering your business name
Secretary of the State	PO Box 12887 Austin, TX 78711-2887	(512) 463-5600 www.sos.state.tx.us	Registering a corporation or limited liability partnership
Texas Comptrollers Office	3300 Nacogdoches Rd, Suite 105 San Antonio, TX 78217-3373	(210) 646-0399 www.window.state.tx.us	To get a tax ID, to find out what other taxes your business may need to pay
Workforce Solutions-Alamo	1500 E Court St, Ste 444 Seguin, TX 78155	(830) 379-4244 www.workforcesolutionsalamo.org	Recruit, screen, and refer qualified, skilled job seekers
Internal Revenue Service	8628 Tesoro Dr. San Antonio, TX 78217	(210) 841-2090 www.irs.gov	To get an Employer Identification Number
Seguin Area Chamber of Commerce	116 N Camp St Seguin, TX 78155	(830) 379-6382 www.seguinchamber.com	Local contacts, marketing, member to member discounts, networking, visitor center, relocation information
Seguin-Guadalupe Hispanic Chamber of Commerce	971 W. Court Seguin, TX 78155	(830) 372-3151 www.seguinhispanicchamber.com	Local contacts, marketing, member to member discounts, networking

OPEN FOR BUSINESS!!!!



- After accomplishing all these tasks you are officially open for business.
- We welcome you and your company to Seguin!

Schools

School	Contact	Description
Seguin ISD	1221 E. Kingsbury Seguin, TX 78155 (830) 372-5771	Recognized Rating from TEA Total Student Enrollment: 7,556 Student to Teacher Ratio: 14.2
Navarro ISD	P.O. Box 10 Geronimo, TX 78155-0010 (830) 372-1930	Academically Acceptable Rating from TEA Total Student Enrollment: 1484 Student to Teacher Ratio: 15.2
Texas Lutheran University	1000 W. Court St Seguin, TX 78155 (830) 372-8000	Private Undergraduate University 1300-1400 students and 300 faculty and staff
Central Texas Technology Center	2189 FM 758 New Braunfels, TX 78130 (830) 609-2100	Part of the Alamo Area Community Colleges, works with local employers to train employees, offers Accuplacer testing, dual credit courses for seniors and juniors in high school
Lifegate Christian School	395 Lifegate Lane Seguin, TX 78155 (830) 372-0850	K-12 Accredited Excellent, Affordable Christian education
St. James Catholic School	507 S. Camp St. Seguin, TX 78155 (830) 379-2878	
Emanuel's Lutheran Day School	310 N Travis St Seguin, TX 78155	Ages 2-5

Yearly Events Calendar

- January
 - Martin Luther King, Jr. Walk
- February
 - Day of the Dogs (Service Day)
- March
 - Trade Days
- April
 - Moonlights and Roses
 - Trade Days
- May
 - Cinco De Mayo
- June
 - Fiestas Juan Seguin
- July
 - Freedom Fiesta
- August
 - Seguin Birthday Party
- September
 - Fiesta Patrias, Diez y Sies
 - Trade Days
- October
 - Pecan Fest Heritage Days
 - Hats Off to Juan Seguin
 - Trade Days
- November
- December
 - Holiday Stroll Parade
 - Community Las Posadas

Meeting Room Accommodations

Place	Room Name	Capacity	Contact
Seguin & Guadalupe County Coliseum	Entire Facility	1000	830-401-2486
Seguin & Guadalupe County Coliseum	Auditorium	800	830-401-2486
Seguin & Guadalupe County Coliseum	4 Small Rooms	50 per room	830-401-2486
Seguin Guadalupe County Public Library	Meeting Room	49	830-401-2422
Agricultural Education & Heritage Center		225	830-379-1122
All Occasions Catering		50	830-372-0080
Cottontail Creek Ranch B&B		12-14	830-379-1693
El Fiesta Ball Room		1200	830-372-0161
Guadalupe County Fairgrounds	Hall of Fame	75	830-379-6477
Guadalupe County Fairgrounds	Enclosed Pavilion	500	830-379-6477
Lake Breeze Ski Lodge		100	830-557-5736
Lil Bugs Party Place		20-25	830-401-4944
Nolte Farms		25-100	830-303-8034
Seguin Conservation Society	First Church	60	830-401-4543
Seguin Conservation Society	The Moore House	85	830-379-5509

Meeting Room Accommodations Cont'd.

Place	Room Name	Capacity	Contact
Seguin Outdoor Learning Center	Amphitheater		830-379-7652
Seguin Outdoor Learning Center	Outdoor Pavilion	40	830-379-7652
Seguin Outdoor Learning Center	Natural History Center Board Rm	12-70	830-379-7652
Seguin Outdoor Learning Center	Ropes Course (High and Low)	100	830-379-7652
Seguin Silver Center	Sagebiel Hall	200-300	830-303-6612
Seguin Silver Center	Ezell Event Center	80-100	830-303-6612
Seguin Silver Center	Small Dining Room	40	830-303-6612
Texas Lutheran University	Jackson Auditorium	1100	830-372-8020
Texas Lutheran University	Hein Dining Hall	340	830-372-8085
Texas Lutheran University	Timmerman Room	180	830-372-8085
Texas Lutheran University	Katie Conference Center	90	830-372-8085
Texas Lutheran University	The Fritz Homestead	30-100	830-372-8020
Texas Lutheran University	Student Activity Center at Jackson Park	250	830-372-6040
Women's Federated Club House		75	830-379-4373
Comfort Inn & Suites		20	830-372-3990
Hampton Inn		40	830-379-4400

Meeting Room Accommodations Cont'd.

Place	Meeting Room	Capacity	Contact
Holiday Inn Express		70	830-379-4440
Quality Inn	Pecan Room	20	830-372-0860
Quality Inn	Tumbleweed	50	830-372-0860
Quality Inn	Cactus	50	830-372-0860
Quality Inn	Tumbleweed and Cactus combined	100	830-372-0860
La Quinta Inn & Suites		10-20	830-372-0567
American Legion Post 245		300	830-379-1079
Elks Lodge 1229		200-400	830-303-5844
Geronimo VFW Post 8465		200	830-379-9260
Knights of Columbus		600-800	830-379-0602
Laubach Hall		200	830-379-9033
McQueeney VFW Post 9213		200	830-557-4099
McQueeney Lions Club		450	830-557-6621
Seguin Hermann Sons Lodge 37		300	830-379-9943
Geronimo Community Center		400-800	830-401-0717
Dixie Grill		35	830-379-6325
Kirby's Korner	Covered Patio	75	830-379-6031

Meeting Room Accommodations Cont'd.

Place	Meeting Room	Capacity	Contact
EL Ranchito Restaurant	Bar	50	830-303-7802
El Ranchito Restaurant	Dining Room	60	830-303-7802
El Ranchito Restaurant	Main Dining Room	50-70	830-303-7802
Los Cucos		75	830-303-3044
Palace Theater		350	830-379-2428
King Ranger Theater		100	830-379-4884
Nolte Island	Park Grounds		830-379-5822
Sebastopol State Historic Site	Park Grounds		830-379-4833
Starcke Park	Park Grounds		830-401-2480

The Convention and Visitor's Bureau can assist in event planning, caterers, transportation, lodging, and welcome services.